

DISCOVER® U.S. SPENDING MONITORSM

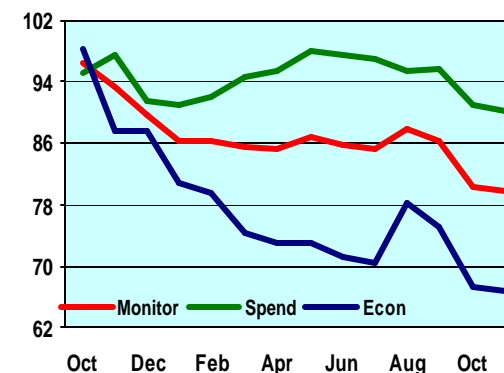
	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr
DSM	79.7	80.4	86.5	88.7	86.1	86.0	86.8	85.4
Spending	90.1	91.0	95.6	95.8	97.5	97.6	97.9	95.3
Econ	66.7	67.2	75.2	79.9	71.9	71.4	73.0	73.0
DSBW	67.5	71.4	74.6	86.9	84.6	71.8	81.8	76.1

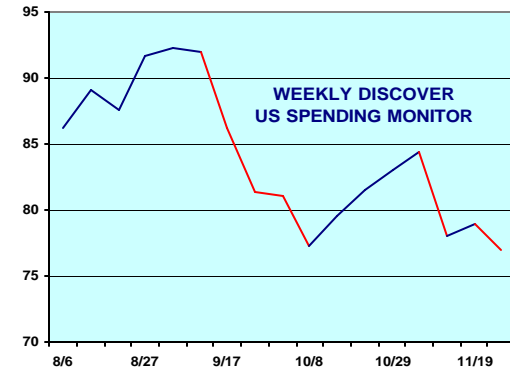
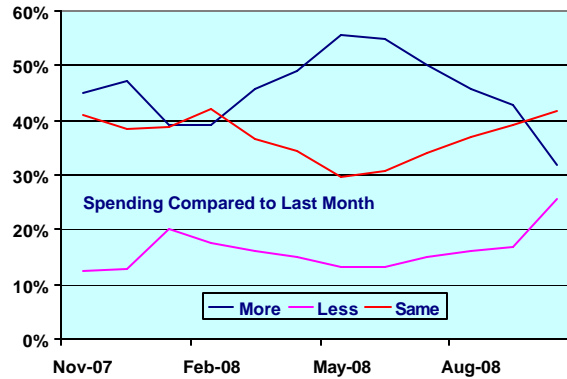
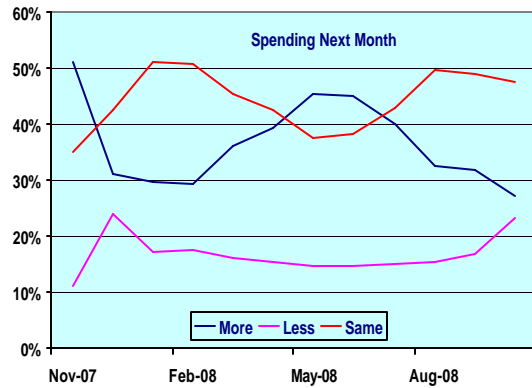
For the first time in its history, the Discover US. Spending Monitor fell below 80, falling 0.7 point to 79.7. The decline caps a near seven point drop in the Monitor since September when the nation's financial crisis erupted. Pessimism about the economy deepened again. A record low 7 percent of the country's adults gave the economy a good or excellent rating and a record high 64.3 percent rated it as poor. Offsetting the lower ratings was a slight decrease in the number of people who think the economy is getting worse – from 72 percent to 69 percent. Attitudes about personal finances deteriorated during the month as well. A Monitor low 36 percent of consumers – compared to 38 percent last month – think their personal finances are good or excellent. Likewise, a record 56 percent of the 13,000 people interviewed for this month's Monitor reported that their personal financial situation is getting worse, hardly surprising given the country's current economic state.

Concern over the economy and their personal finances has consumers curbing their spending. The curbs on spending are being felt most acutely in the retail sector where more than 63 percent of buyers say they are going to spend less this holiday season than last. The same time last year, only 52 percent said they were looking at reduced spending for gift-giving. Bargains are clearly playing a role in consumer intentions. By Thanksgiving last year, 61 percent were still to set foot in a store for holiday shopping. This year, 56 percent are in that mode, meaning that early holiday sales appear to be motivating earlier shopping.

In terms of spending intentions generally, consumers are clearly worried about the near term future. More than 40 percent of U.S. adults are now worried that they will experience a shortfall in their income in the next 30 days. That's up nearly three percent from the previous month. No doubt holiday spending may play a role in the added expense. This month, 51 percent report having money left over after paying the monthly bills; but the number who have less in their pocket rose to 22 percent from 20 percent. Gasoline price declines are helping consumers cope with household expenses. Only 35 percent say they will spend more on such items next month compared to 37 percent who said "more" last month.

US Spending Monitor
November 2008





Pessimism among higher income groups remained particularly acute on a comparative basis, another sign perhaps that consumer spending is not only in for a tough holiday but also a long winter. People with annual incomes of \$75,000 or higher gave the economy the same dismal ratings as people in lower income categories. In each case, only 7 percent gave business a good or excellent rating; and in each case as well, nearly 70 percent think things are getting worse. In addition, one high income earner in two thinks their personal financial situation is getting worse.

Due largely to the time of year, there was an increase month-to-month in the number of consumers expecting to spend more in December. But in terms of consumers planning to spend less in December, the year-over-year differences are compelling. The number has actually doubled from just 11 percent in Nov. 2007 to 22 percent in Nov. 2008. Going into last year's holiday shopping season, 52 percent of consumers planned on spending less on gifts than they did the year before. This year, the number has increased to 63 percent, not a good sign for retailers who rely on holiday shopping for the bulk of their revenue.

**Discover US Spending Monitor
Survey of 14,000 US Adults**

November 2008

Baseline Index Questions

1* Generally, how would you rate the U.S. economy these days?

	Nov	Oct	Sep	Aug	Jul	Jun
Excellent	2.3	2.5	2.7	3.4	3.1	3.3
Good	4.8	5.9	11.0	12.2	10.0	11.4
Fair	27.5	27.8	30.3	32.7	31.4	30.4
Poor	64.3	62.7	55.1	50.4	54.2	53.6
Not sure	1.0	1.2	0.9	1.3	1.3	1.3
Index	39.8	42.4	54.5	60.6	54.6	56.8

2* Are economic conditions in the country getting better or worse?

	Nov	Oct	Sep	Aug	Jul	Jun
Better	10.1	9.8	12.1	15.3	10.3	9.7
Worse	69.3	72.0	69.5	65.0	73.0	74.1
Same	14.5	12.6	13.7	14.9	12.3	11.7
Not sure	6.1	5.7	4.8	4.8	4.4	4.6
Index	67.8	62.9	70.9	83.8	62.1	59.2

3* How would you rate your own personal finances these days?

	Nov	Oct	Sep	Aug	Jul	Jun
Excellent	7.8	8.6	9.5	10.0	9.4	9.6
Good	28.1	29.2	30.5	29.1	30.7	29.3
Fair	40.4	39.5	38.8	38.3	37.5	38.1
Poor	21.5	20.7	19.4	20.5	20.4	21.0
Not sure	2.1	2.1	1.7	2.0	2.0	2.0
Index	93.5	95.0	98.5	96.9	97.8	96.3

4* Are your personal finances getting better these days, or worse?

	Nov	Oct	Sep	Aug	Jul	Jun
Better	15.5	16.7	20.7	21.9	21.0	20.3
Worse	56.3	55.5	51.5	51.3	55.2	54.3
Same	25.8	25.9	25.9	24.6	21.8	23.1
Not sure	2.4	1.9	1.9	2.2	2.1	2.3
Index	65.7	67.8	76.7	78.2	73.0	73.2

5* Think for a moment about all the money you spend each month... are you spending more, less or about the same as last month?

	Nov	Oct	Sep	Aug	Jul	Jun
More	27.5	31.7	42.8	45.8	50.0	54.7
Less	29.0	25.7	16.9	16.0	14.9	13.3
Same	42.2	41.5	39.1	36.9	33.9	30.9
Not sure	1.4	1.1	1.2	1.3	1.3	1.2
Index	74.1	79.7	94.7	97.5	101.6	106.3

6* Do you think you will spend more, less or about the same next month?

	Nov	Oct	Sep	Aug	Jul	Jun
More	34.3	27.4	32.0	32.8	40.1	45.3
Less	21.8	23.5	17.0	15.4	15.0	14.6
Same	41.9	47.5	49.1	49.9	43.2	38.3
Not sure	2.0	1.7	2.0	1.9	1.7	1.8
Index	88.5	81.8	90.5	92.4	98.4	102.8

November 2008 (Cont.)

7* Over the next 30 days, do you anticipate added expenses or a shortfall in income that would cause you to cut back on current lifestyle, spending habits?

	Nov	Oct	Sep	Aug	Jul	Jun
Yes	40.2	37.6	38.9	39.6	41.7	43.8
No	46.9	49.2	48.8	48.1	46.4	43.6
Not sure	12.9	13.2	12.2	12.3	11.9	12.6
Index	95.6	100.1	98.5	97.3	93.8	89.5

8* When you finish paying all of your regular bills this month, will you have money left over?

	Nov	Oct	Sep	Aug	Jul	Jun
Yes	51.4	51.9	52.2	51.4	52.6	51.9
No	38.9	37.5	37.5	38.0	36.9	37.2
Not sure	9.6	10.6	10.2	10.7	10.6	11.0
Index	92.5	94.1	94.2	93.2	95.1	94.3

9* [Only those who answered yes to #6] Okay, will you have more money left over than last month, less money, or about the same amount?

	Nov	Oct	Sep	Aug	Jul	Jun
More	11.3	11.8	11.4	9.6	10.4	11.0
Less	22.4	20.0	23.2	24.2	29.2	31.2
Same	65.2	67.5	64.6	65.3	59.8	56.8
Not sure	1.1	0.7	0.8	1.0	0.7	1.0
Index	97.8	99.3	97.4	96.0	93.5	92.9

10* Suppose you lost your income suddenly. How many months would you be able to continue living your current lifestyle before replacing your income?

	Nov	Oct	Sep	Aug	Jul	Jun
None	24.8	25.5	26.7	26.9	25.7	26.8
1 mo.	17.6	17.0	16.1	16.9	17.5	18.0
2 mos.	10.5	10.4	10.4	11.0	11.0	10.7
3 mos.	11.2	11.2	11.8	9.7	10.6	10.4
4 mos.	4.0	4.4	3.7	3.8	4.1	4.1
5 mos.	3.3	3.2	2.6	2.8	3.1	2.6
6 or more	24.0	23.6	24.6	24.2	23.6	22.6
Not sure	4.6	4.7	4.2	4.7	4.4	4.9
Index	99.9	99.2	100.3	98.5	98.4	95.2

**Category Spending
November 2008**

1* Spending next month on household expenses?

	Nov	Oct	Sep	Aug	Jul	Jun
More	35.0	37.3	45.8	45.9	56.7	59.2
Less	13.2	12.8	8.0	7.8	6.9	7.0
Same	50.1	48.5	44.9	44.6	34.8	32.4
Not sure	1.6	1.4	1.3	1.6	1.6	1.4

2* Spending next month on discretionary personal expenses?

	Nov	Oct	Sep	Aug	Jul	Jun
More	10.0	7.6	10.0	9.9	10.6	11.0
Less	52.2	53.7	50.7	52.0	53.8	54.4
Same	35.1	35.9	36.6	35.2	32.8	32.0
Not sure	2.7	2.8	2.6	2.9	2.9	2.7

3* Spending next month on household improvements?

	Nov	Oct	Sep	Aug	Jul	Jun
More	12.7	12.6	14.9	15.0	15.0	15.2
Less	51.9	51.7	49.4	49.1	50.6	51.0
Same	30.7	30.8	31.1	31.1	29.6	28.8
Not sure	4.7	4.9	4.6	4.8	4.9	4.9

4* Spending next month on major personal purchases?

	Nov	Oct	Sep	Aug	Jul	Jun
More	12.2	10.7	12.6	14.8	17.2	17.1
Less	48.9	49.2	48.1	46.4	47.5	48.1
Same	35.3	36.4	35.9	35.4	32.2	31.4
Not sure	3.6	3.7	3.4	3.3	3.2	3.3

5* Saving and investing next month?

	Nov	Oct	Sep	Aug	Jul	Jun
More	10.4	11.2	9.5	9.5	10.3	10.1
Less	41.5	39.1	39.9	37.8	40.9	41.4
Same	44.8	46.5	47.7	49.4	45.9	45.7
Not sure	3.3	3.3	3.0	3.2	2.9	2.9

6. Holiday spending compared to last year?

	Dec	Nov	2007>	Dec	Nov
More		9.1		19.1	16.1
Less		63.2		52.3	52.4
About same		26.0		27.1	29.8
Not sure		1.8		1.5	1.7

7. How much holiday shopping completed?

	Dec	Nov	2007>	Dec	Nov
No start		56.3		28.5	60.1
Some		24.3		23.2	23.5
Half		10.8		15.0	9.2
About done		5.7		21.7	4.6
Done		1.3		9.9	1.4
Not sure		1.6		1.8	1.2

Baseline Monitor

Gender, Age
November 2008

		Total		Gender				Age					
		Adults		Male		Female		18-39		40-64		65+	
		Nov	Oct	Nov	Oct	Nov	Oct	Nov	Oct	Nov	Oct	Nov	Oct
Index		79.7	80.4	82.7	87.0	77.1	74.6	79.3	78.8	78.1	79.4	84.5	87.5
Rate Econ	Excellent	2.3	2.5	2.5	3.3	2.2	1.8	2.9	3.4	1.5	1.3	2.4	2.4
	Good	4.8	5.9	5.7	7.4	4.1	4.6	5.0	5.8	4.5	5.7	5.0	6.9
	Fair	27.5	27.8	29.7	29.8	25.6	26.1	28.1	27.3	26.7	27.9	27.6	29.3
	Poor	64.3	62.7	61.0	58.5	67.2	66.3	63.3	62.7	66.2	64.2	63.3	59.0
	Not sure	1.0	1.2	1.1	1.1	1.0	1.3	0.8	0.9	1.1	1.0	1.7	2.4
Econ Better or Worse	Better	10.1	9.8	11.6	13.3	8.8	6.7	12.7	10.9	7.9	8.8	7.3	8.5
	Worse	69.3	72.0	68.2	66.8	70.3	76.5	67.0	72.9	73.1	73.5	67.8	65.6
	Stay same	14.5	12.6	14.8	14.9	14.3	10.5	15.1	11.5	13.1	12.2	15.9	16.4
	Not sure	6.1	5.7	5.3	5.0	6.7	6.3	5.2	4.6	5.9	5.4	9.1	9.4
Rate Personal Finances	Excellent	7.8	8.6	8.8	11.0	6.9	6.4	8.9	9.2	7.5	7.9	5.4	8.0
	Good	28.1	29.2	30.3	31.1	26.3	27.6	27.3	28.5	28.6	29.7	29.6	30.4
	Fair	40.4	39.5	39.0	36.6	41.6	42.0	38.7	38.7	41.3	39.4	43.8	41.8
	Poor	21.5	20.7	20.2	19.6	22.6	21.6	23.1	21.7	21.1	21.2	17.5	16.4
	Not sure	2.1	2.1	1.7	1.7	2.6	2.4	2.1	1.9	1.5	1.7	3.7	3.4
Personal Finances Better or Worse	Better	15.5	16.7	17.6	21.6	13.7	12.4	20.2	21.7	12.9	13.4	7.1	8.9
	Worse	56.3	55.5	54.3	50.7	57.9	59.7	50.8	48.9	61.2	62.4	61.6	59.9
	Stay same	25.8	25.9	25.7	25.9	25.9	25.8	26.6	27.3	23.6	22.7	28.3	28.9
	Not sure	2.4	1.9	2.4	1.8	2.5	2.1	2.4	2.1	2.3	1.6	2.9	2.3
Spending Compared to Last Month	More	27.5	31.7	23.7	28.9	30.7	34.3	28.5	31.4	25.5	31.5	28.8	33.4
	Less	29.0	25.7	30.4	26.3	27.8	25.2	29.2	26.5	31.3	27.4	22.8	19.5
	About same	42.2	41.5	44.6	43.8	40.0	39.4	40.7	41.2	42.0	39.9	46.9	45.9
	Not sure	1.4	1.1	1.3	1.0	1.5	1.1	1.6	0.9	1.1	1.2	1.5	1.2

**Baseline Monitor
Gender, Age
November 2008 (cont.)**

		Total		Gender				Age					
		Adults		Male		Female		18-39		40-64		65+	
		Nov	Oct	Nov	Oct	Nov	Oct	Nov	Oct	Nov	Oct	Nov	Oct
Index		79.7	80.4	82.7	87.0	77.1	74.6	79.3	78.8	78.1	79.4	84.5	87.5
Spending Next Month	More	34.3	27.4	29.0	25.9	38.8	28.7	39.9	30.1	30.4	25.6	25.8	23.2
	Less	21.8	23.5	23.6	24.3	20.3	22.8	20.7	23.2	23.8	25.7	20.8	19.3
	About same	41.9	47.5	45.5	48.6	38.7	46.5	37.4	45.5	43.9	46.9	50.9	54.8
	Not sure	2.0	1.7	1.9	1.3	2.2	2.0	2.0	1.2	1.9	1.9	2.5	2.7
Add Exp. or Shortfall Next 30 Days	Yes	40.2	37.6	37.7	34.7	42.4	40.1	44.2	39.8	39.9	38.4	29.0	29.0
	No	46.9	49.2	51.7	53.5	42.7	45.4	44.4	47.9	47.7	49.2	52.7	53.1
	Not sure	12.9	13.2	10.5	11.7	14.9	14.5	11.4	12.3	12.5	12.4	18.3	17.9
Money Left After Paying Debts	Yes	51.4	51.9	54.8	57.7	48.5	46.9	50.1	49.8	52.1	53.1	54.1	55.6
	No	38.9	37.5	36.3	33.3	41.2	41.1	42.4	40.9	38.3	36.7	29.6	29.0
	Not sure	9.6	10.6	8.8	9.0	10.3	12.0	7.5	9.3	9.6	10.2	16.4	15.5
Money Left Compared to Last Month	More	11.3	11.8	12.9	15.2	9.8	8.2	14.6	15.7	9.4	9.4	6.3	6.7
	Less	22.4	20.0	18.7	16.7	26.0	23.5	21.7	16.6	22.6	23.4	23.9	22.1
	About same	65.2	67.5	67.4	67.4	63.1	67.5	62.5	67.0	67.3	66.7	68.5	70.3
	Not sure	1.1	0.7	1.0	0.7	1.1	0.7	1.3	0.8	0.8	0.5	1.3	0.9
Months Continue Lifestyle If You Lost Income	None	24.8	25.5	21.5	20.8	27.7	29.6	31.0	32.6	21.1	21.2	14.5	14.0
	One	17.6	17.0	17.3	15.9	17.9	18.0	19.9	19.2	16.3	15.5	14.0	14.0
	Two	10.5	10.4	10.6	10.6	10.4	10.1	11.7	11.2	10.2	10.4	7.5	7.8
	Three	11.2	11.2	12.2	12.2	10.3	10.4	11.0	11.3	11.9	12.1	10.1	9.2
	Four	4.0	4.4	4.4	4.7	3.7	4.1	3.7	4.1	4.4	4.7	4.0	4.6
	Five	3.3	3.2	3.5	3.6	3.1	2.9	3.5	3.1	3.0	3.4	3.3	3.1
	Six +	24.0	23.6	27.5	28.7	21.0	19.1	16.5	15.6	28.9	28.6	35.8	36.4
	Not sure	4.6	4.7	3.1	3.4	5.9	5.8	2.8	3.0	4.2	4.2	10.7	10.9

**Baseline Monitor
Income, Married**

November 2008

		Total		Income						Married				Kids @ Home			
		Adults		<\$40k		\$40K to \$75K		\$75K+		Yes		No		Yes		No	
		Nov	Oct	Nov	Oct	Nov	Oct	Nov	Oct	Nov	Oct	Nov	Oct	Nov	Oct	Nov	Oct
Index		79.7	80.4	65.0	67.1	80.9	82.8	95.4	92.9	84.1	84.0	70.5	72.9	79.3	78.2	79.8	82.1
Rate Econ	Excel	2.3	2.5	2.9	3.4	1.6	1.4	1.8	2.3	2.3	2.4	2.4	2.6	2.3	2.7	2.2	2.3
	Good	4.8	5.9	3.9	4.9	4.8	6.2	5.4	6.3	5.3	6.4	3.9	4.8	4.7	5.5	4.8	6.3
	Fair	27.5	27.8	22.7	22.7	28.7	30.7	32.5	30.5	29.5	29.4	23.3	24.4	29.0	28.0	26.5	27.7
	Poor	64.3	62.7	68.8	66.9	64.1	61.3	60.0	60.3	62.2	60.9	68.7	66.3	63.3	63.0	65.3	62.4
	Not sure	1.0	1.2	1.7	2.2	0.8	0.4	0.3	0.5	0.7	0.8	1.7	2.0	0.7	0.9	1.2	1.4
Econ Better or Worse	Better	10.1	9.8	8.7	7.8	10.2	10.5	12.0	11.6	10.9	10.6	8.4	8.0	11.8	10.3	8.8	9.4
	Worse	69.3	72.0	69.9	73.5	68.1	72.0	69.9	70.7	68.8	71.0	70.5	74.1	68.5	72.6	70.0	71.5
	Same	14.5	12.6	13.3	11.2	15.5	12.8	14.8	14.0	15.3	13.1	12.8	11.4	14.7	12.3	14.4	12.7
	Not sure	6.1	5.7	8.1	7.5	6.3	4.7	3.3	3.7	5.0	5.3	8.3	6.4	5.0	4.8	6.9	6.3
Rate Personal Finances	Excel	7.8	8.6	3.5	3.7	4.8	7.2	15.7	15.6	8.9	10.0	5.6	5.6	8.6	9.3	7.1	8.0
	Good	28.1	29.2	12.6	14.9	30.6	31.1	45.0	43.9	32.7	33.5	18.5	20.3	28.2	29.3	28.1	29.2
	Fair	40.4	39.5	41.3	40.2	47.9	46.6	32.4	32.9	41.2	39.6	38.8	39.1	39.6	39.0	41.0	39.8
	Poor	21.5	20.7	39.7	38.2	15.1	14.1	6.4	6.8	15.4	15.3	34.3	32.0	21.6	20.7	21.4	20.6
	Not sure	2.1	2.1	2.9	2.9	1.6	1.0	0.4	0.7	1.8	1.6	2.8	3.0	1.9	1.6	2.3	2.4
Personal Finances Better or Worse	Better	15.5	16.7	9.9	11.1	15.8	17.3	22.5	23.4	17.3	18.6	11.8	12.7	19.2	20.6	12.5	13.8
	Worse	56.3	55.5	64.1	62.2	54.4	54.4	49.6	49.8	54.0	54.0	61.1	58.7	53.0	52.7	59.0	57.5
	Same	25.8	25.9	22.5	23.9	28.1	27.0	26.7	26.1	26.8	25.9	23.5	25.8	25.7	25.2	25.8	26.4
	Not sure	2.4	1.9	3.5	2.8	1.7	1.4	1.1	0.6	1.9	1.5	3.5	2.8	2.1	1.6	2.7	2.2
Spending Compared to Last Month	More	27.5	31.7	36.1	42.9	25.2	29.5	19.3	21.8	25.2	28.5	32.1	38.6	28.5	31.9	26.7	31.6
	Less	29.0	25.7	27.6	24.0	28.0	24.9	32.2	28.6	29.0	27.1	28.8	22.9	28.0	26.6	29.8	25.2
	Same	42.2	41.5	34.0	31.8	45.8	44.7	47.9	49.2	44.6	43.5	37.1	37.1	42.0	40.7	42.2	42.0
	Not sure	1.4	1.1	2.3	1.3	1.0	1.0	0.6	0.5	1.2	0.9	2.0	1.5	1.5	0.8	1.4	1.2

**Income, Married
November 2008**

		Total		Income						Married				Kids @ Home			
		LV		<\$40k		\$40k to \$75k		\$75k+		Yes		No		Yes		No	
		Nov	Oct	Nov	Oct	Nov	Oct	Nov	Oct	Nov	Oct	Nov	Oct	Nov	Oct	Nov	Oct
Index		79.7	80.4	65.0	67.1	80.9	82.8	95.4	92.9	84.1	84.0	70.5	72.9	79.3	78.2	79.8	82.1
Spending Next Month	More	34.3	27.4	37.0	35.5	33.5	25.1	32.7	19.9	34.3	24.5	34.2	33.4	40.8	29.1	29.5	26.0
	Less	21.8	23.5	21.2	21.3	20.6	23.4	23.9	26.4	21.4	24.9	22.7	20.5	20.2	24.2	22.9	23.0
	Same	41.9	47.5	38.7	40.5	44.5	50.3	42.9	53.1	42.6	49.4	40.4	43.5	37.0	45.5	45.5	49.0
	Not sure	2.0	1.7	3.1	2.6	1.5	1.2	0.6	0.6	1.7	1.2	2.8	2.6	2.0	1.2	2.1	2.0
Add exp shortfall 30 days	Yes	40.2	37.6	50.9	48.6	39.4	34.6	29.5	29.3	37.6	35.2	45.8	42.7	43.5	41.8	37.9	34.4
	No	46.9	49.2	33.9	35.9	48.0	52.7	61.7	61.4	49.9	52.3	40.6	42.6	44.8	46.8	48.3	51.0
	Not sure	12.9	13.2	15.1	15.6	12.6	12.8	8.8	9.4	12.5	12.5	13.6	14.7	11.7	11.4	13.8	14.6
\$ After Debt Pay	Yes	51.4	51.9	31.7	33.3	53.9	56.3	73.5	70.6	56.2	56.4	41.4	42.6	49.0	48.6	53.2	54.5
	No	38.9	37.5	57.1	53.8	36.5	34.3	20.9	22.6	34.7	33.5	47.7	45.8	43.3	42.6	35.8	33.6
	Not sure	9.6	10.6	11.2	12.9	9.5	9.5	5.5	6.8	9.0	10.1	10.9	11.7	7.7	8.8	11.0	12.0
\$ Left v. Last Month	More	11.3	11.8	12.6	13.7	9.5	9.2	12.4	13.2	11.6	12.1	10.4	11.0	13.5	14.9	9.6	9.7
	Less	22.4	20.0	30.0	23.7	23.2	20.1	17.9	18.3	20.7	18.5	27.1	24.1	19.2	17.7	24.7	21.5
	Same	65.2	67.5	56.1	61.6	66.1	69.7	69.3	68.3	66.7	68.8	61.1	63.7	66.4	66.8	64.6	68.0
	Not sure	1.1	0.7	1.4	1.0	1.2	1.0	0.4	0.3	1.0	0.5	1.4	1.3	0.9	0.6	1.1	0.8
Mos Hold Lifestyle Income Lost	None	24.8	25.5	37.6	38.3	24.8	22.7	11.1	14.1	21.7	21.6	31.4	33.9	30.4	30.6	20.7	21.6
	One	17.6	17.0	23.1	21.2	18.0	17.8	11.4	12.6	16.2	16.2	20.7	18.7	18.4	18.2	17.0	16.3
	Two	10.5	10.4	9.2	9.2	12.8	11.2	10.7	11.3	10.4	10.8	10.6	9.5	11.3	11.1	9.9	9.7
	Three	11.2	11.2	8.3	7.9	11.6	12.6	14.9	14.5	12.4	12.5	8.5	8.6	11.1	12.0	11.2	10.6
	Four	4.0	4.4	2.4	2.8	4.4	4.7	5.6	6.4	4.3	4.8	3.3	3.5	4.0	4.6	4.0	4.3
	Five	3.3	3.2	1.9	2.0	3.6	3.7	4.9	4.0	3.6	3.7	2.7	2.3	3.2	3.3	3.4	3.2
	Six +	24.0	23.6	12.5	13.1	21.9	24.2	39.1	35.2	27.3	26.4	17.0	17.7	18.6	17.5	28.0	28.1
	Not sure	4.6	4.7	5.0	5.6	2.8	3.1	2.2	1.9	4.1	4.2	5.6	5.8	2.9	2.7	5.8	6.2

**Category Spending
Gender, Age**

November 2008

		Gender				Age					
		Nov		Oct		Nov			Oct		
		M	F	M	F	18-39	40-64	65+	18-39	40-64	65+
Spending in Next Month on Household Expenses	More	31.5	38.0	33.9	40.2	35.2	34.7	35.0	37.0	38.4	35.7
	Less	15.6	11.2	14.5	11.4	14.8	12.8	9.2	14.1	12.3	10.0
	Same	51.5	48.9	50.3	46.9	48.4	50.8	54.0	47.4	48.2	52.5
	Not sure	1.4	1.9	1.3	1.5	1.6	1.6	1.8	1.5	1.1	1.9
Spending Next Month on Discretionary Entertainment Exp.	More	10.3	9.7	9.0	6.3	13.2	7.7	5.2	9.9	5.9	4.4
	Less	49.9	54.2	49.0	57.8	52.9	54.0	46.2	53.8	56.8	46.3
	Same	37.8	32.7	39.8	32.4	31.6	35.8	43.9	33.9	34.8	44.3
	Not sure	2.0	3.3	2.2	3.4	2.3	2.5	4.7	2.4	2.5	4.9
Spending Next Month on Household Improvements	More	13.4	12.1	14.6	11.0	15.1	11.5	7.9	14.4	11.6	9.7
	Less	48.2	55.1	47.4	55.4	51.1	54.3	48.9	50.1	55.6	47.5
	Same	34.4	27.4	34.6	27.5	29.8	29.6	35.7	30.9	29.1	34.5
	Not sure	3.9	5.4	3.4	6.1	3.9	4.5	7.5	4.6	3.7	8.3
Spending in Next Month on Major Personal Purchases	More	12.8	11.7	12.0	9.6	16.2	9.2	7.2	12.9	9.2	7.4
	Less	46.8	50.8	45.5	52.5	47.1	52.1	47.2	46.9	54.0	45.5
	Same	37.6	33.2	39.4	33.8	33.3	35.6	40.6	36.5	33.8	42.0
	Not sure	2.8	4.3	3.1	4.2	3.4	3.2	5.1	3.7	3.0	5.1
Next Month - Save/Invest More, Less or About the Same	More	12.4	8.7	14.0	8.8	14.4	8.0	3.6	15.7	8.2	4.5
	Less	39.1	43.6	34.9	42.7	40.0	42.1	44.9	34.6	42.9	43.9
	Same	46.2	43.5	48.1	45.1	42.1	47.3	47.4	46.3	46.6	46.7
	Not sure	2.3	4.2	3.0	3.5	3.6	2.6	4.1	3.4	2.4	4.9

**Category Spending
Income, Married**

November 2008

		Income						Married				Kids @ Home			
		Nov			Oct			Nov		Oct		Nov		Oct	
		<40k	40-75k	>75k	<40k	40-75k	>75k	Y	N	Y	N	Y	N	Y	N
Spending in Next Month on Household Expenses	More	44.5	33.2	25.5	47.1	36.6	26.4	32.6	40.0	35.2	41.6	34.9	35.1	37.7	36.9
	Less	12.8	13.2	14.3	11.8	11.1	15.9	13.1	13.4	12.9	12.5	13.8	12.8	13.5	12.4
	Same	40.7	52.7	59.3	39.1	51.4	56.9	53.1	43.9	50.8	43.6	49.8	50.4	47.5	49.3
	Not sure	2.0	1.0	0.9	2.0	0.8	0.8	1.1	2.6	1.1	2.2	1.6	1.7	1.3	1.5
Spending in Next Month on Disc. Entertainment Exp.	More	9.5	9.0	11.7	9.5	6.0	6.8	10.0	9.9	6.6	9.7	11.7	8.7	7.6	7.6
	Less	57.9	54.1	45.7	57.1	54.8	50.6	51.1	54.6	53.9	53.3	55.0	50.2	58.2	50.4
	Same	27.8	35.8	41.9	28.3	37.8	42.0	36.8	31.3	37.2	33.0	31.0	38.0	31.7	39.0
	Not sure	4.8	1.1	0.7	5.1	1.4	0.6	2.0	4.2	2.3	4.0	2.2	3.0	2.5	3.1
Spending in Next Month on Household Improvements	More	11.1	11.4	16.0	13.1	11.1	13.6	13.3	11.5	12.8	12.4	15.0	11.0	13.7	11.8
	Less	55.7	53.7	46.6	54.2	53.7	48.7	52.2	51.5	52.1	51.0	54.2	50.4	54.0	50.1
	Same	25.7	31.9	35.8	25.2	31.1	36.2	31.4	29.1	31.3	29.7	26.8	33.4	28.4	32.6
	Not sure	7.5	3.1	1.6	7.5	4.1	1.6	3.2	7.9	3.9	7.0	4.0	5.2	3.9	5.6
Spending in Next Month on Major Personal Purchases	More	12.0	11.3	13.6	12.2	9.2	10.4	11.9	13.0	9.8	12.5	13.6	11.1	10.6	10.7
	Less	56.0	50.2	40.7	53.7	50.2	44.9	48.4	49.9	49.2	49.3	49.0	49.0	51.5	47.5
	Same	25.7	36.5	44.9	27.4	38.6	43.9	37.1	31.3	38.3	32.5	33.8	36.3	34.3	38.0
	Not sure	6.2	2.1	0.8	6.7	2.0	0.8	2.5	5.8	2.7	5.7	3.6	3.6	3.6	3.8
Next Month - Save/Invest More, Less or About the Same	More	8.6	9.2	14.4	9.0	9.8	15.5	10.5	10.2	11.4	10.8	13.0	8.4	13.1	9.8
	Less	53.9	41.5	27.4	50.7	37.5	28.1	38.5	47.9	36.7	44.0	40.3	42.5	36.1	41.2
	Same	32.0	47.5	57.3	34.9	50.7	55.3	48.6	36.7	49.6	40.0	43.6	45.6	48.1	45.3
	Not sure	5.5	1.8	0.9	5.3	2.0	1.1	2.4	5.2	2.3	5.2	3.0	3.5	2.7	3.7

**Holiday Spending
Gender, Age**

		Gender				Age					
		Nov08		Nov07		Nov08			Nov07		
		M	F	M	F	18-39	40-64	65+	18-39	40-64	65+
Spending this holiday season?	More	8.6	9.3	17.8	14.7	13.6	5.0	3.9	23.2	9.7	9.2
	Less	61.3	63.4	50.3	54.1	61.2	66.7	56.3	50.8	57.7	45.0
	Same	28.8	24.8	30.9	28.9	23.0	26.5	38.2	24.4	31.2	43.4
	Not sure	1.4	2.5	0.9	2.3	2.2	1.7	1.6	1.6	1.4	2.4
How much shopping completed?	No start	64.5	53.6	62.2	52.2	57.5	58.5	62.9	57.6	54.2	59.8
	Some	18.5	27.2	21.0	26.5	22.8	25.1	19.5	24.0	25.4	21.0
	Half	8.6	11.1	8.4	12.0	11.2	9.2	7.9	10.2	11.4	8.6
	Ab't done	5.2	5.8	5.3	6.7	6.0	4.9	5.5	6.1	5.9	6.0
	Done	1.8	0.9	1.7	1.7	1.1	1.3	1.7	1.4	1.9	2.2
	Not sure	1.4	1.4	1.4	1.0	1.4	1.1	2.5	0.8	1.2	2.3

**Holiday Spending
Income, Married**

		Income						Married				Kids @ Home			
		Nov08			Nov07			Nov08		Nov07		Nov08		Nov07	
		<40k	40-75k	>75k	<40k	40-75k	>75k	Y	N	Y	N	Y	N	Y	N
Spending this holiday season?	More	10.0	6.7	10.3	13.4	16.5	14.5	8.7	9.5	19.5	20.5	11.2	7.2	13.5	17.8
	Less	65.6	65.3	54.8	52.8	43.6	40.5	62.2	62.7	53.2	53.0	64.3	60.9	51.8	57.5
	Same	21.1	26.7	34.4	33.2	39.0	41.0	28.6	22.8	24.8	25.1	22.3	30.0	32.9	22.4
	Not sure	3.4	1.3	0.5	0.5	0.9	4.0	0.5	5.0	2.5	1.4	2.1	1.8	1.8	2.3
How much shopping completed?	No start	16.4	25.1	27.3	49.8	48.5	50.1	53.3	70.0	65.8	52.9	53.5	62.7	58.9	64.8
	Some	8.2	10.2	13.2	28.3	26.0	23.9	26.3	16.4	18.8	27.1	26.0	20.9	22.2	20.9
	Half	4.1	7.1	5.8	13.3	13.8	12.7	11.3	7.0	7.1	11.8	11.6	8.7	9.5	7.1
	Ab't done	1.8	1.0	0.9	6.6	8.5	8.2	6.7	3.0	4.8	6.0	6.9	4.4	6.1	4.4
	Done	2.1	0.6	1.1	1.5	1.9	2.6	1.2	1.4	1.7	1.6	0.7	1.7	1.8	1.6
	Not sure	16.4	25.1	27.3	0.5	1.4	2.5	1.1	2.2	1.7	0.6	1.3	1.6	1.5	1.2